



National Association
of Federal Retirees Association nationale
des retraités fédéraux
WINNIPEG & DISTRICT

National Association of Federal Retirees
Winnipeg & District Branch
National Website: www.federalretirees.ca
Branch Website:
www.federalretirees.ca/en/Branches/Manitoba/Winnipeg-and-District
Branch E-mail: nafwpg@mymts.net
Branch Mailing Address: 526-3336 Portage Avenue
Winnipeg, MB R3K 2H9
Phone: 204-989-2061

Annual GENERAL MEETING: Tuesday, April 04, 2017

Lunch: Noon - Business Meeting 1:00 p.m.

Army, Navy, & Air Force Veterans Branch 283, 3584 Portage Ave, Winnipeg, Manitoba

MINUTES

Present: Pat Jarrett, President; Cynthia Foreman, 1st Vice President; Ceci O'Flaherty 2nd Vice President; Lynne Belding, Secretary; Pam Proctor, Treasurer; Lucy Cummings, Nicky Compton, Gerry Jennings, Paula Nygaard, Louise Jutras, Barb Higham, Lil Atamanchuk, Lucille Mahon, Jim Jarrett, Dorothy Watermulder, Directors

Absent: Niki Compton

Guests: Bill Merchel, Branch Services Coordinator for Manitoba/NW Ontario; Mary Jane Fisher, DND Retirement Training Officer; Representative from Johnson Insurance

Attendees: 253

Meeting was called to order at 1:20

1. Approval of Agenda:

- Motion to approve agenda by Gerrit Westerhof and 2nd by Donna Hardie Carried

2. Introduction of new members (first time attending a meeting):

- At least 25 first time attendees were identified from the floor.
- A moment of silence was held for those no longer with us.
- A special acknowledgement of Joe Sanderson, Prairie District Director who passed away on 31 March 2017.

3. Review of Minutes from the November 15, 2016 General Meeting (Attachment #1):

4. New Business:

All reports were provided to members prior to the start of the meeting.

4.. New Business (cont.)

- **President's Report (Pat Jarrett) – Exhibit A:**

Discussions followed her presentation. Then, members were advised that Bill C-27 post cards for their MP's were available at the back of the room and that Louise Jutras would help them identify their MP.

- **Financial Report (Pam Proctor) – Exhibit B:**

2017 Financial Audit Review and 2017 budget forecast

Pam provided an explanation of why there are two sets of financial documents - the new CRM versus the old method of accounting. Both documents were presented & discussed.

Audit Review

- This year we have two sets of financial statements – one prepared by Osborne Accounting and one produced from the new financial system – CRM. CRM is now being used by all Branches across the country, thus providing some consistency to the information being seen/used by all Branches.
- This year's audit was complicated by the non-standard categories used by CRM, there had to be a lot of translating back and forth. The auditors are required to adhere to Generally Accepted Auditing Standards, which resulted in several reclassifications of transactions. Therefore, you will see some differences between the audit review and the CRM statements in the way information is presented (though the end result is the same).
- ***MOTION: MOVE THAT THE 2016 FINANCIAL AUDIT REVIEW OF THE National Association of Federal Retirees (the Association) WINNIPEG AND DISTRICT BRANCH, AS PREPARED BY the OSBORNE ACCOUNTING GROUP LLP BE ACCEPTED AS PRESENTED. Moved by Pam Proctor, 2nd by Jim McGill, Carried***

Budget

- The proposed budget indicates a projected deficit of (\$11,820), however we have the surplus funds to cover this amount. Some of the expenses have been reallocated in the CRM system – for example we will no longer be recording these meetings under “social gatherings”, but rather will show them under Branch Meetings.
- Underspent Budget - you may notice that in 2016 we underspent our budget by \$18k. We received \$7,722 from the Branch Services Coordinator's budget to help with our Regional Conference.
- ***MOTION: MOVE THAT THE 2017 BUDGET FORECAST BE APPROVED AS PRESENTED. Moved by Pam Proctor, Seconded by Ceci O'Flaherty, Carried***

Review Committee

- Our bylaws stipulate that we must have a review of the previous year's financials. For many years, this Branch had a formal audit performed. Two years ago, we changed to an audit review (which you have on the tables). In fact, there is no

4.. New Business (cont.)

- **Financial Report (cont.)**

- Review Committee (cont.)

- requirement for us to have professional auditors perform the review. Therefore, the Board would like to establish a review committee that would perform this review next year. Such a committee would consist of at least two Association members, and would be given guidelines and assistance.

- Interested members can submit their names to Pam Proctor (treasurer-nafr@shaw.ca). An accounting background is not required, but some familiarity with financial information/statements would be an asset.
 - CRM is the basis for any National decisions – for example, repatriation of surplus funds. There is a significant concern that the Association (and Winnipeg in particular) has too much in the way of surplus funds. While this is a testament to previous treasurers/boards, we may now find ourselves in a position of having some of our funds ‘repatriated’. The concern is our status as a Not-for-Profit organization – if we were to lose that, we would be subject to paying tax, and possibly charging tax on membership fees.
 - *MOTION: MOVE THAT THE BOARD OF DIRECTORS SEEK INTERESTED MEMBERS TO CREATE AN INTERNAL REVIEW COMMITTEE FOR THE PURPOSE OF PERFORMING THE AUDIT REVIEW IN 2018. Moved by Pam Proctor, Seconded by Lucy Cummings, Carried*

- Defence of Benefits Reserve reduction and donation to National Office

- The information regarding this proposed motion was sent out in the most recent newsletter.
 - Withdrawals from this reserve may be made only to support initiatives to promote or protect significant pension or health benefits. All Branches have been asked if they can provide support to the National Reserve.
 - It is the only the National Office where the bulk of the advocacy efforts take place on our behalf. We therefore think that it is our responsibility and duty to support their efforts. Our current DOB reserve has not been used locally in several years. Note that this is also a concern with regard to our Not-for-Profit status – reserves are permitted, but must show some activity.
 - In 2016 we had a similar motion and forwarded \$30,000.
 - There were questions from the floor regarding what exactly National Office did with the first donation, and whether other Branches had contributed (and if so, how much). The Treasurer agreed to contact National Office and get further information on this to be presented at the September General Meeting.
 - *MOTION: MOVE THAT THE AMOUNT OF THE CONTRIBUTION BE REDUCED TO \$15,000 INSTEAD OF \$20,000. Moved by Norm Wiseman, Seconded by Morley Barron, Not carried.*

4.. New Business (cont.)

- **Financial Report (cont.)**

- Defence of Benefits Reserve reduction and donation to National Office (cont.)

- *MOTION: MOVE THAT THE DEFENCE OF BENEFITS RESERVE UPPER LIMIT BE REDUCED TO \$50,000 AND THAT THE REDUCTION AMOUNT (\$20,000) BE REMITTED TO THE NATIONAL OFFICE DEFENCE OF BENEFITS RESERVE FUND. Moved by Pam Proctor, Seconded by Gerry Jennings, Carried*

- **Committee Reports Exhibit C:**

- *Motion to accept the Committee Reports as presented. Moved by Lucille, Seconded by Dorothy, Carried.*

5. Recognition of Mary Jane Fisher's contribution to the Branch

- Pat thanked Mary Jane for her dedication over the last several years and for including NAFR Members in the Pre-Retirement Seminars that have been provided at 17 Wing.
- Mary Jane was presented with a "Certificate of Appreciation".
- Mary Jane thanked everyone for the support over the years and is looking forward to her upcoming retirement.

6. Introduction of Bill Merchel - Regional Services Coordinator

- Bill provided an overview of the election process and advised members there were Bio's on the tables for their review.

7. Elections:

- Bill Merchel, presented a slate of candidates to the Pat Jarrett, chair of the Nominating Committee, in order to fill the six (6) vacancies on the board.
- Prior to the election, members were provided with short biographies of all the candidates for their review.
- Bill called for additional nominations from the floor for any of the positions and seeing none, declared the elections closed.
- Pat Jarrett made a motion to close nominations, 2nd by Lucy Cummings. Carried
- The following members were elected by acclamation:
 1. Cynthia Foreman, President
 2. Ceci O'Flaherty, 1st Vice President
 3. Pam Proctor, Treasurer
 4. Paula Nygaard, Secretary
 5. Barb Higham, Director-at-Large
 6. Nicki Compton, Director-at-Large

8. Swearing in – New Board Members

Bill Merchel administered the Oath of Office to the newly elected Board members and offered his congratulations.

9. Special Recognitions and Presentations:

- Pat Jarrett (Past President),
- Lil Atamanchuk (Past Director)
- Lynne Belding (Past Secretary)
- **Recognition of Lil Atamanchuk's service**

10. Adjournment

- Motion to Adjourn the Meeting. Moved by Gerrit Westerhof, Seconded by Cynthia Foreman, Carried
- Meeting adjourned at 2:25pm.

SIGNATURES:

Paula Nygaard, Secretary

Date

Cynthia Foreman, President

Date

2017 Schedule of Meetings

- * **BOD - Team Retreat April 26-27, 2017**
- * **District Directors' meeting - May 10-11, 2017**
- * **AMM - June 14-16, 2017 Ottawa**
- * **BOD - September 7, 2017**
- * **GM - September 19, 2017**
- * **BOD - October 26, 2017**
- * **GM - November 7, 2017**
- * **Outreach - TBD**

On April 25, 1967 a meeting of retired civil servants was held in the Parish Hall of All Saints' Anglican Church in Winnipeg to hear Mr. Fred Whitehouse, National Secretary-Treasurer of the Federal Superannuates National Association (FSNA) speak. As a result of that meeting, a group was formed to be known as the "Manitoba Branch". No specific reference to the total numbers of members were recorded. However, attendance at meetings ranged from 12 to 49 over a couple of decades. Today, the attendance at general meetings has reached upwards to 200 members. Today 250 members!

Our historical records show a very active participation by our branch with the national executive in terms of lobbying and petitioning to the government of the day on a variety of issues. (pension increases, getting access to lists of pensioners, death benefits, etc.) At a general meeting in March 1980 a motion was presented and approved to change the name of the Branch to Winnipeg & District and a Branch Charter was granted by the Association on April 3rd, 1980. This Branch, over the years has contributed a great deal to the Association. We have had members serve with distinction on the National Board of Directors (more recently, Stan Hrabarchuk as National President, as well Stan was selected by Treasury Board to serve on special committees. And let's not forget Joe Sanderson, who represented us well as Director Prairies and NWT District. Today, the membership of this branch exceeds 6,000. This has been achieved through the vigorous efforts, commitment and ongoing support of the overall aims and objectives of the Association by dedicated members of this Branch.

As this year represents our 50th anniversary as a branch and it is our country's 150th birthday your board thinks it is a great time to have a party! We have started to do some preliminary research as to location, and dates. We are looking at one day in the week of August 21st. But in order to have a successful celebration we need to have as many helpers as possible to be part of the planning and organizing committee. If anyone here is willing to give a hand, or you know someone who is experienced in putting on such an event, please leave your name, telephone number and email address with one of the members of the board. We expect that this will be a costly venture, but fortunately through prudent management of our finances we have sufficient monies to cover such a special occasion.

As you know, your board together with member volunteers have been busy over this past year and there are plans to continue with our Speaker Series, next one planned for May 10th. More tours planned at our preferred partner's facilities, All Seniors Care, and to update you we have had around 6 members or family of members who have signed leases and will be taking advantage of the discount. We are in the final stages of an agreement with True North Entertainment which will allow our Branch members to

purchase tickets at a discount. Stay tuned for more information. Our website is probably one of the best in the country. If you don't believe me, go on the national website and look at the other branch's sites. Once again, we will be hosting the annual golf tournament to be held at Scotswood Links, August 15th. Their clubhouse is complete and looks gorgeous! Check out their website. The entry fee will be \$60.00, the same as last year. We have participated in community events and at 55+ shows and will continue doing so this year. We have presented at Pre Retirement Planning Seminars and Second Career Assistance Networks which are directed specifically to military personnel. In addition, we keep you informed through our Branch Newsletters on both Branch activities as well as what is happening nationally. One of the suggestions that we followed up on was the curling event. Unfortunately, there was insufficient interest to go forward with it.

You are encouraged to support our Association's advocacy efforts and we know that by sending letters, postcards, emails, signing of petitions that we are able to influence government policy. We have printed extra copies of the postcard letting MPs know of our concerns regarding Bill C-27 – An Act to amend the Pension Benefits Standards Act, 1985. If you didn't fill out the one that was included in the last SAGE magazine, please fill one out. We will mail it for you if you know the name of your MP!

Our Branch covers a large geographical area and many of our members are not able to come to Winnipeg to attend general meetings. We have organized information meetings two years in a row in Gimli and will be planning to do the same at another location this year.

We have offered to provide members without computers or access to a computer with a copy of the Public Service Health Care Plan booklet and bulletins; and a number of people have taken advantage of that offer. Copies of these are also available on our website as well as the link to the Sun Life homepage.

We will be sending up to three members of the board to attend the Annual Members Meeting in Ottawa in June and we have agreed to sponsor one board member from the Portage la Prairie Branch to attend as well. This is viewed as both a learning and developmental opportunity which has always been a priority of mine and I am confident that this will continue under the new leadership of the Branch. Our mentorship program will continue as a means of ensuring continuity.

As this is my last meeting as your President, I can only say how very proud I am to have served you and to have worked with such a committed team. I trust that the new President can count on you for the same support that you have offered me. I am very confident that your board will be in good hands.

Again..... Thank you!

NOTES FOR AGM 2017

FINANCIAL PRESENTATION

Audit Review

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Moved by Pam Proctor, Seconded by Carried

Budget

The proposed budget indicates a projected deficit of (11,820), however we have the surplus funds to cover this amount. Some of the expenses have been reallocated – for example we will no longer be recording these meetings under “social gatherings”, but rather will show them under Branch Meetings.

Underspent Budget....you may notice that in 2016 we underspent our budget by 18k. We received \$7,722 from the Branch Services Coordinator's budget to help with our Regional Conference.

MOTION: MOVE THAT THE 2017 BUDGET FORECAST BE APPROVED AS PRESENTED.

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Review Committee:

Our bylaws stipulate that we must have a review of the previous year's financials. For many years, this Branch had a formal audit performed. Two years ago, we changed to an audit review (which you have on the tables). In fact, there is no requirement for us to have professional auditors perform the review. Therefore the Board would like to establish a review committee that would perform this review next year. Such a committee would consist of at least two Association members, and would be given guidelines and assistance.

Interested members can submit their names to Pam Proctor (treasurer-nafr@shaw.ca). An accounting background is not required, but some familiarity with financial information/statements would be an asset.

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MOTION: MOVE THAT THE BOARD OF DIRECTORS SEEK INTERESTED MEMBERS TO CREATE AN INTERNAL REVIEW COMMITTEE FOR THE PURPOSE OF PERFORMING THE AUDIT REVIEW IN 2018

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The information regarding this proposed motion was sent out in the most recent newsletter.

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It is the view of your Board of Directors that it is at the national office where the bulk of the advocacy efforts take place on our behalf. We therefore think that it is our responsibility and duty to support their efforts. Our current DOB reserve has not been used in several years. Note that this is also a concern with regard to our Not-for-Profit status – reserves are permitted, but must show some activity.

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There were questions from the floor regarding what exactly National Office did with the first donation, and whether other Branches had contributed (and if so, how much). The Treasurer agreed to contact National Office and get further information on this to be presented at the September General Meeting.

There was a motion from the floor as follows:

MOTION: MOVE THAT THE AMOUNT OF THE CONTRIBUTION BE REDUCED TO \$15,000 INSTEAD OF \$20,000.

Moved by Norm Wiseman, Seconded by Morley Barron. Not carried.

MOTION: MOVE THAT THE DEFENCE OF BENEFITS RESERVE UPPER LIMIT BE REDUCED TO \$50,000 AND THAT THE REDUCTION AMOUNT (\$20,000) BE REMITTED TO THE NATIONAL OFFICE DEFENCE OF BENEFITS RESERVE FUND.

Moved by Pam Proctor, Seconded by Gerry Jennings. Carried

**NAFR WINNIPEG & DISTRICT BRANCH
PROPOSED BUDGET 2017**

INCOME	2017 Proposed Budget	2016 Budget	2016 Actual	Variance
DDS Memberships	44,000	39,520	42,310	2,790
Branch Memberships	1,000	7,280	876	-6,404
Interest Income	380	4,544	2,995	-1,549
	45,380	51,344	46,181	-5,163
EXPENSES				
Office Rental				0
Postage/PO Rental	500	500	405	-95
Phone/Internet	1,000	1,050	865	-185
Stationery/Supplies	2,500	3,000	1,804	-1,196
Bank Charges	100	300	86	-214
Branch Meeting Expenses	9,500	1,500	1,497	-3
Branch Advocacy	300			0
Branch Information Sharing	7,500	7,500	7,095	-405
Branch Membership Recruit & Engage	2,500	2,500	2,165	-335
Branch Member Support	4,000	150	250	100
Branch Volunteer Support & Engage	6,000	2,000	1,504	-496
Branch Financial Mgmt	3,000	3,000	3,000	0
Branch Governance				0
Equipment Expense			555	555
Regional/Nat'l Meetings	15,000	22,000	11,161	-10,839
Social Gatherings	500	16,000	12,340	-3,660
Community Activities	1,300	1,000	1,125	125
Honoraria/Prof Fees	1,000	1,500	755	-745
Tickets/Pins/Promotional	2,000	1,000		-1,000
Other Travel	500		383	383
Miscellaneous (DOB Contribution)	20,000		30,000	
Total	57,200	63,000	44,990	-18,010



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AGM, April 4, 2017
Army, Navy & Air Force
Veterans Branch 283, 3584
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COMMITTEE REPORTS

Suggestion Committee Report of Activities: Nicky Compton

The committee met on 11 January, 2017 and finalized the suggestions we received from the membership. All suggestions have been assigned a Lead Committee Member who have sourced the contact for delivery and combined suggestions that are similar in nature.

The requests primarily fit into two categories. They include senior health related topics and financial information. We are planning delivery of our first three sessions which will be delivered in one day.

The topics expected to be covered are:

- the effects of stress on our health
- a pharmacist who will speak to a variety of topics on prescription meds
- heart disease and how it presents differently in men and women

We are planning delivery for early May and will send invitations to attend in early April. We are committed to addressing all of your suggestions but want you to understand that not all suggestions will be addressed by the committee. Some will require alternative delivery methods that are available in the community. The Leisure Guide and Community Centres are capable of addressing your requests for tai chi, Zumba, healthy cooking classes etc.

Once again we invite you to pitch in and help us deliver on your suggestions. If you have the time and interest, please contact us through branch e-mail nafrwpg@mymts.net or telephone 204-989-2061 and we will do our best to match your interest with our planned activities.

Membership Report: Dorothy Watermulder

As per the March BOD Report:

Active membership as of Jan 13 report	6115
Active membership as of Mar. 17th	6092
Difference of 23 loss	
New members (Jan 13 - Mar. 17)	52
Members lost due to death or unpaid membership (Jan 13 - Mar. 17).	23

Caring Committee: Dorothy Watermulder

There were no Bereavement cards sent out in this time frame

Website Summary Report: Louise Jutras

Our Branch Website has been in operation for over six (6) months; for the past two months, we had 405 visitors to our website. We are successful to use the platforms SiteCore and CRM to update our website. A new 9th webpage "Local Preferred Partners" is now posted.

At the General Meetings, it is proposed to have a PowerPoint presentation viewed until the start of the meeting.

Some members are interested to receive printout of documentation listed on our website; 16 requests were mailed and 6 requests were hand-delivered at the last General Meeting. In the future, all requests will be covered by the Website rep: printed materials and mailing expenses. Each member (or family) will be limited to receive one printed copy of any of the following documents: PSHCP Package (130 pages), PSHCP Booklet (53 pages), and the "You and Your Survivors" (107 pages).

We are still looking for photographs (landscape orientation) to be posted and mounted on our website visual carousel. We will be looking to use free-pictures on the Internet if none are provided.

Health Services Officer Report:

Nil

Partnerships/Tours Report by Gerry Jennings

Preferred Partners:

We have been successful in arranging a partnership with True North Sports and Entertainment for discounts for our members. This has been a slower process than I anticipated, primarily because I wanted to work out the logistics (there are many) around how we host True North on our web site and how our members access the discounts for the various attractions etc. That being the case I have asked Louise, our web master to become involved and she will be able to answer the technical questions if you need. The bottom line is we have moved slowly on this engagement with True North so we can ensure we have a workable routine for future engagements with Preferred Partners. We will be asking for the boards approval of the proposal on how we will host True North on our web site and ideally move forward with more preferred partners following the template we have worked out.

Louise and I can answer your questions about how the web site will appear and the discounts that will be featured.

All Seniors Care

I have contacted All Seniors and they will be informing me this week (March 13) of the dates for tours and the locations for April, May and June of 2017. These dates and locations should be known by our BOD and will be forwarded to National Office before the end of March for distribution as an email to our branch members. We have waited until now to ensure Dorothy returns from her vacation safely and can record the registrants for each tour. I will be in attendance at our BOD if there are questions.

Registration/Luncheon Report by Lucille Mahon

Finally got around to getting caught up now that Dorothy is back.

It has been an interesting time answering the phones. This is a great way to get to learn a lot about the organization and some of our members. I received many calls and made my best attempt to help out members. Thanks to Pat for her assistance.

To date we have 188 registered for the AGM on April 4. The notice has been in the Free Press billboard for 2 weeks, although most of the responses we received are from the e-mail sent out by NO. It would be nice to have the ability to send out the notice from our District.

I have asked Louise if she knows of a program where we can get registrations done electronically and make the process a little less complex (and will not cost us money to implement). She is currently looking into a system used by Ottawa. Something to consider in the future. This would be beneficial if we are hosting more than one event in a short time frame, i.e. Lunch & Learn, General Meeting.

55+ Housing & Active Lifestyles Expo 2017 – Jim Jarrett

We have obtained a booth at the subject Expo. It will be at the Victoria Inn Wednesday, May 17th. I have yet to receive details about the event and will be contacting the organizers over the coming weeks. I will also be soliciting volunteers in the near future.

More info will be forthcoming once I receive it.

2017 Golf tournament – Jim Jarrett

We will again have the 2017 Winnipeg and District annual Golf Tournament at the Scotswood Links (Elm Creek). The date targeted for the tournament is 15 Aug. The 15th of Aug was selected in order to avoid having it earlier in the month and following the long weekend.

This year will be the first year for the new Club House and I was told that they would try and keep costs close to what we had last year.

I will soon be talking with the Tournament Chair and provide you with further updates along the way.